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HOUSING ELEMENT



NEUSE RIVER COUNCIL OF GOVERNMENTS

HOUSING ELEMENT
CALYPSO, NORTH CAROLINA

JULY, 1980

Prepared by Neuse River
Council of Governments
New Bern, North Carolina

Under the Supervision of the Division of
Community Assistance, North Carolina Department
of Natural Resources and Community Development

Norwood Barfield, Mayor

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Abstracts This report is an analysis of housing in Teachey. Included is data on the housing supply and its condition. Also environmental quality and community facilities are studied. The demand for housing based on current need and projected population growth is also made. Goals for the town in housing are also included as well as a plan for distribution of housing.			
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TABLE OF CONTENTS

	<u>Page</u>
I. Introduction	1
A. Purpose, Use and Scope	1
B. Analysis of Existing Plans	1
II. Housing Supply	1
A. Current Housing Stock	1
1. Type of Housing	1
2. Tenure	2
3. Housing Conditions	2
4. Persons per Room	6
5. Value and Rent	6
B. Recent Changes in Inventory	7
C. Status of Assisted Housing	7
III. Environmental Quality	8
A. Streets	8
B. Water and Sewer	8
C. Recreation Facilities	8
D. Vacant Areas	8
E. Public Safety	9
IV. Demand for Housing	10
A. Population and Household Characteristics	10
B. Population Projections	12
C. Housing Needs	12
1. Assisted Housing Needs	13
2. Non-Assisted Housing	14
V. Existing and Projected Housing Supply	15

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	<u>Page</u>
VI. Housing Goals & Objectives	16
A. Broad Goals	16
B. Annual Objectives	16
VII. Meeting Housing Needs	17
A. Housing Policies and Strategies	17
B. Distribution Plan	20
C. Implementation	20
VIII. Assessment	22
A. Environmental	22
B. Historical Preservation	23

I. INTRODUCTION

A. PURPOSE, SCOPE AND USE

All localities wishing to receive "701" comprehensive planning grants must have a housing element consisting of an analysis of the locality's housing supply and conditions, housing needs, and a plan to meet the housing needs. For this purpose, the Town of Calypso has prepared this housing study.

TABLES AND FIGURES

		<u>Page</u>
TABLE 1	TYPES OF HOUSING	2
TABLE 2	CALYPSO HOUSING UNITS	2
TABLE 3	CALYPSO HOUSING CONDITIONS	3
TABLE 4	PLUMBING FACILITIES	5
TABLE 5	VALUE OF OWNER OCCUPIED HOUSING	6
TABLE 6	POPULATION BY RACE	11
TABLE 7	POPULATION BY AGE & SEX	11
FIGURE 1	HOUSING CONDITIONS	4

II. HOUSING SUPPLY

A. CURRENT HOUSING STOCK

Current housing stock refers to the number of available housing units, whether occupied or vacant. In order to determine the adequacy of an area's housing stock, an evaluation must be made of the number, condition, persons per room, unit size, and cost of the units.

1. Type of Housing

There are two types of housing found within Calypso: single family, and mobile homes. Single family structures far outnumber the other type, although there are a substantial number of mobile homes.

I. INTRODUCTION

A. PURPOSE, SCOPE AND USE

All localities wishing to receive "701" comprehensive planning grants must have a housing element consisting of an analysis of the locality's housing supply and conditions, housing needs, and a plan to meet the housing needs. For this purpose, the Town of Calypso has prepared this housing study.

The data necessary to prepare this plan was obtained from a windshield survey of the housing supply and condition within the Town, and from the 1970 census information. It is felt that the information assimilated in this report will be beneficial to both local officials and private developers in assessing the current housing supply and determining future housing needs.

B. ANALYSIS OF EXISTING HOUSING STUDIES AND ACTIVITIES

There are no known existing housing studies or activities for the Town of Calypso.

II. HOUSING SUPPLY

A. CURRENT HOUSING STOCK

Current housing stock refers to the number of available housing units, whether occupied or vacant. In order to determine the adequacy of an area's housing stock, an evaluation must be made of the tenure, condition, persons per room, unit size, and cost of the units.

1. Type of Housing

There are two types of housing found within Calypso: single family, and mobile homes. Single family structures far outnumber the other type, although there are a substantial number of mobile homes.

TABLE 1 TYPES OF HOUSING UNITS IN CALYPSO

<u>Type</u>	<u># of Units</u>	<u>% of Total</u>
Single -family	158	86
Mobile Homes	25	14

2. Tenure

Tenure refers to the occupancy status of a housing unit, whether it is owner occupied or renter occupied. In 1979 89 % of the units in Calypso were owner occupied.

TABLE 2 CALYPSO HOUSING UNITS

<u>Total</u>	158
--------------	-----

White Head of Household	133
-------------------------	-----

Black Head of Household	25
-------------------------	----

Vacant Year Round	0
-------------------	---

Owner Occupied

White Head of Household	123
-------------------------	-----

Black Head of Household	18
-------------------------	----

Renter Occupied

White Head of Household	7
-------------------------	---

Black Head of Household	10
-------------------------	----

3. Housing Conditions

One of the most important characteristics of the housing supply is the condition or quality of the unit. The major concern in assessing the structural condition of housing units is to identify substandard housing.

Exterior structural conditions in Calypso were surveyed in the fall and winter of 1979 by the Neuse River Council of Governments. The structures were rated into one of three classifications - standard, deteriorated, or dilapidated. The three classifications are defined as follows:

Standard - Structures which have no defects or only slight defects which are correctable during regular maintenance.

Deteriorated - Structures having defects which require major repair to prevent further deterioration.

Dilapidated - Structures which are unfit and unsafe for human occupancy. Such housing has one or more critical defects which are beyond economical repair.

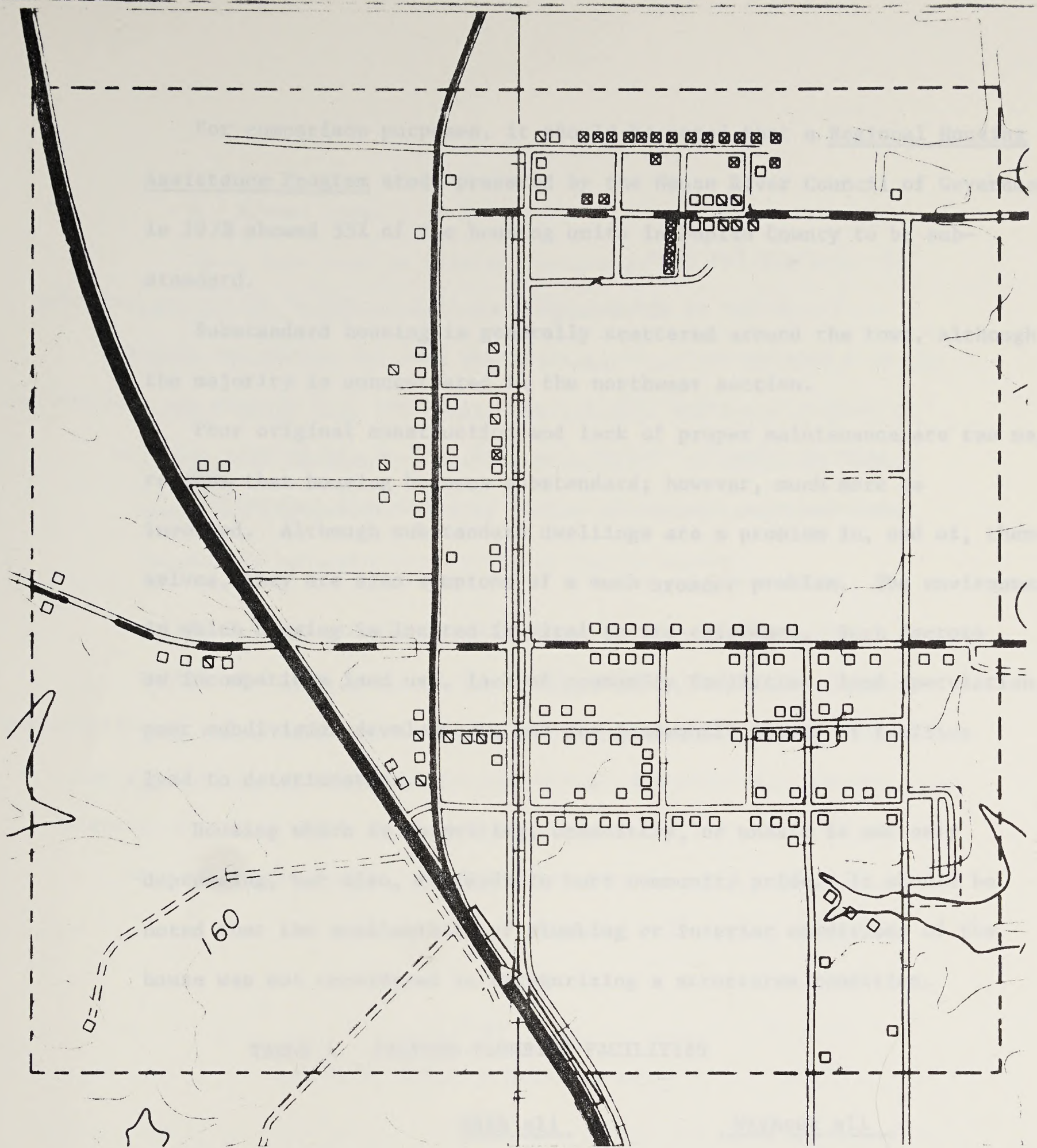
The term substandard, as used in this study, encompasses housing of deteriorated and dilapidated condition.

TABLE 3 CALYPSO HOUSING CONDITIONS - 1979 *

<u>Condition</u>	<u>#</u>	<u>% of Total</u>
Standard	118	75
Deteriorated	16	10
Dilapidated	24	15
	158	100

* Does not include mobile homes

Source: 1979 Survey by Neuse River Council of Governments Staff.



CALYPSO

NORTH CAROLINA

SCALE 1"=800'

THE PREPARATION OF THIS DOCUMENT WAS FUNDED THROUGH A GRANT FROM THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT UNDER THE URBAN PLANNING ASSISTANCE PROGRAM OUTLINED BY SECTION 701 OF THE HOUSING ACT OF 1954, AS AMENDED. ORIGINAL MAP PREPARED BY WILLIAM W. BLANCHARD, C. E.

PHOTOGRAPHIC COPY BY GRW AEROMETRICS

LEGEND

- | | |
|---|--------------|
| □ | STANDARD |
| ⊗ | DETERIORATED |
| ⊠ | DILAPIDATED |



For comparison purposes, it should be noted that a Regional Housing Assistance Program study prepared by the Neuse River Council of Governments in 1978 showed 35% of the housing units in Duplin County to be sub-standard.

Substandard housing is generally scattered around the town, although the majority is concentrated in the northeast section.

Poor original construction and lack of proper maintenance are two major reasons that housing becomes substandard; however, much more is involved. Although substandard dwellings are a problem in, and of, themselves, they are also symptoms of a much broader problem. The environment in which housing is located is vital to its existence. Such factors as incompatible land use, lack of community facilities, land speculation, poor subdivision development, and the inadequate income of families lead to deterioration.

Housing which is uninviting, unsanitary, or unsafe is not only depressing, but also, it tends to hurt community pride. It should be noted that the availability of plumbing or interior conditions of the house was not considered in categorizing a structures condition.

TABLE 4 CALYPSO PLUMBING FACILITIES

	<u>With all</u>	<u>Without all</u>
Total Year Around	140	18
Owner Occupied	140	7
Renter Occupied	11	
Total Black Occupied	18	10
Black Owner Occupied	18	0
Black Renter Occupied	0	10

4. Persons Per Room

The number of persons per room is a method of indicating crowding in a housing unit. Units with more than one person per room are considered crowded, while a unit with over 1.51 persons per room are considered severely crowded. In 1970, 3.5% of the housing units in Calypso were crowded, while 6.5% were severely crowded.

5. Value and Rent

The median value of owner occupied housing units in Calypso was approximately \$7000. It should be noted that U.S. Census data gathered during 1970 has been grossly distorted due to inflationary factors. Because most of the new houses (built since 1970) are not included in this tabulation, the following chart is not an accurate reflection of the current situation, but rather should be used only for comparative purposes.

TABLE 5
VALUE OF OWNER OCCUPIED HOUSING

1970	
VALUE (\$)	NUMBER
less than 5000	16
5000 - 7499	51
7500 - 9999	14
10000 - 14999	24

B. Recent Changes in Inventory

There have been no drastic changes in the housing stock in Calypso, but several new homes (constructed in the last five years) have been built in the southeast part of the town. In the Calypso area, most residential development has occurred along US 117 Bypass between Mt. Olive and Calypso. In addition, mobile homes and conventional single family structures continue to be located in unincorporated areas of Duplin County.

C. Status of Assisted Housing

Of 123 housing units within Duplin County receiving rental assistance under the Section 8 Program sponsored by the Department of Housing and Urban Development, four units are located in Calypso.

III. ENVIRONMENTAL QUALITY

A. Streets

The overall quality of the streets in Calypso is good. Calypso's few unpaved streets are predominately located in areas that have a very low traffic volume or serve very few families.

B. Water and Sewer

The Town of Calypso's central water system is owned and operated by the town, and has approximately 250 connections which serve most of the town. The average daily pumpage is 55,000 gallons and the town has a storage capacity of 175,000 gallons. The town receives its water from one well. The town presently has no municipal sewage collection system. At the time that the 201 Facilities Plan was prepared by Boney and Associates for the Calypso-Faison area, Calypso chose not to participate in the planning process, however, a study prepared in 1968 indicated that, due to a high water table and poor soil percolation, septic systems were operating on a low level of efficiency.

C. Recreational Facilities

Recreation facilities in the town are extremely limited. One area, consisting of only about 3 acres, located just east of the business district, contains a ball field. However, there are ample open spaces in the community that are suitable for various recreation activities.

D. Vacant Areas

Calypso has large areas that are either vacant or used for agricultural purposes. Generally, the town does not have a problem with junk and litter, except in isolated cases.

E. Public Safety

Calypso has one full-time police officer. Assistance is also provided by the Duplin County Sheriff Department.

Fire protection is provided by the Calypso Volunteer Fire Department.

The 31 member unit, located in the central area of town, has a new six-bay facility and three trucks (2 pumps and 1 tanker).

IV. Demand for Housing

The demand for housing is considered to be made up of three components:

Households - This component of housing market demand includes the housing units needed to accommodate households newly formed, or who leave units in which more than one family unit resided or who come to the housing market area from other places.

Replacement - In estimating housing market demand, it may be assumed that each unit withdrawn from the market will be replaced at some point during the projection period, though not necessarily at the same rent or price level.

Vacancies - The overall rate must be considered in the estimation of housing market potential. Estimates of vacant units are developed for the study projection period based on population, household projections, past experience, and future trends in construction.

The total of these segments of demand equals the number of units which must be built over the projection period in order to satisfy the housing requirements of the population as of the end of that period.

A. POPULATION AND HOUSEHOLD CHARACTERISTICS

The population of Calypso decreased by 5 % from 462 in 1970 to 440 in 1978. Some of Calypso's population characteristics are listed in the following tables:

TABLE 6 POPULATION BY RACE*

White	360
-------	-----

Black	80
-------	----

*Estimated by local officials

TABLE 7 POPULATION BY AGE AND SEX

<u>Males</u>	<u>Age</u>	<u>Females</u>
16	less than 5	14
4	5	5
5	6	5
14	7 - 9	11
15	10 - 13	17
2	14	5
4	15	4
6	16	4
5	17	5
2	18	3
4	19	5
2	20	4
3	21	0
10	22 - 24	12
31	25 - 34	30
24	35 - 44	30
24	45 - 54	26
8	55 - 59	14
2	60 - 61	5
6	62 - 64	9
15	65 - 74	17
4	75 - over	8
<u>206</u>		<u>233</u>

Household Size

There is a total of 158 households in Calypso with 2.78 persons per household, while there are 28 black households in Calypso with 2.85 persons per household.

B. Population Projections

Based on current information, and not considering the possibility of annexation, it is not anticipated that Calypso's population will increase in the near future. Population projections are indicators of trends and should not be taken as an exact measure of future levels. This is particularly true in very small towns where plant openings, closings or expansions, shifts in the economy, or other unforeseen occurrences can have a dramatic impact on the population.

C. HOUSING NEEDS

An estimate of housing needs is indicative of the housing requirements of families without regard to the price of the dwellings. Housing need is a result of the following factors: (1) the number of substandard units; (2) the number of new households; (3) the number of households paying an excessive proportion of income for housing. The majority of households falling within the category of experiencing financial problems are low and moderate income, the elderly, and minority groups.

The term housing need differs from the term housing demand. Housing need indicates the number of housing units necessary to provide safe, decent, and sanitary housing for all families in a particular area; whereas the demand for housing refers to the potential and actual buying power of families. Economic conditions such as high interest rates, tight money, and inflation may lower the demand for housing, which in turn, may lower the housing supply, thereby providing an insufficient housing supply to meet the housing need.

Housing needs for 1980 are estimated from the population, the number of existing dilapidated units which need replacing, and the number of deteriorated houses which need rehabilitation. The estimated population for Calypso in 1980 is 440. In other words, it is believed that Calypso has not experienced population growth since 1978. Since there are 24 units in the Town categorized as dilapidated and in need of replacement, an additional 24 units are needed in Calypso.

1. Assisted Housing Needs

Assisted housing is defined as financial assistance to those families whose incomes are below the level which is needed to sustain or afford standard housing. According to the Areawide Housing Opportunities Plan for Region P, 33% of the residents of Duplin County are at or below poverty level. If we assume a proportionate number of sub-poverty level residents in Calypso, and that all those residents below poverty level would require assistance, then it is assumed that 52 households need such assistance.

To determine what kind of assistance these 52 families will require, the total housing needs must be broken down into its components: new housing replacement of dilapidated structures, and rehabilitation of deteriorated structures.

- New Housing - Because no new growth is anticipated for Calypso (excluding annexations) it is not anticipated that any new housing will be needed to meet the new growth.
- Replacement of Dilapidated Structures - Usually a house becomes dilapidated because of the inability of the resident to afford routine maintenance expenses. If we assume that to be the case in Calypso for all families in dilapidated structures, then 24 units would need replacement.

- Rehabilitation of Deteriorated Structures - In order to preserve the existing housing which is suitable for habitation and prevent further deterioration, those houses categorized as deteriorated should be rehabilitated to provide safe and adequate housing.

Sixteen housing units in Calypso are categorized as deteriorated and in need of repair.

2. Non-Assisted Housing

Normally, non-assisted housing includes all of the housing needs not covered under the assisted housing needs categories. In the case of Calypso, however, the number of families estimated to be below poverty level (52) exceeds the number of deteriorated (16) or dilapidated (24) units.

V. EXISTING AND PROJECTED HOUSING SUPPLY

The total housing requirements for a community are based on the number of units needed to replace dilapidated units and those units needed to meet future demand.

The following chart illustrates the various components of the needs for the community.

Existing Units	158
Projected Population	440
Projected Households	158
Required New Units for Increased Population	0
Replacement of Dilapidated Units	24
Total New Construction	24

VI. HOUSING GOALS & OBJECTIVES

From an analysis of the existing housing stock, their condition and projected growth, the town has developed goals and objectives for improving their housing conditions. These goals and objectives are developed to provide the town board, its citizens, and others a better understanding of how the town plans to meet its housing needs.

A. Broad Goals

- To provide safe, decent housing for all the citizens of the town
- To provide equal opportunity in housing for all citizens regardless of age, race, sex, or national origin
- To improve the choice of housing types
- To eliminate blighted neighborhoods through rehabilitation or demolition.

B. Annual Objectives

First Year

- Continue enforcement of the existing zoning, subdivision and building codes to assure safe and adequate housing.
- Encourage demolition of dilapidated housing and, where suitable, renovation of rehabilitatable units.
- Encourage the construction of rental units to meet housing needs of low and moderate income families.
- Encourage a clean-up-fix-up campaign for neighborhoods to improve the living conditions plus making the neighborhoods more desirable to future residents.

Year 2 and 3

- Repeat procedures outlined during first year
- Evaluate progress and modify programs to meet changing needs or conditions.

VII. MEETING HOUSING NEEDS

A. Housing Policies and Strategies

The housing market is mainly a private enterprise because the construction, exchange, and management of housing within the Town is handled by private individuals, therefore, the local government has very little to do with these transactions. It will be the private sector that will be mainly responsible for rehabilitation of existing housing and construction of new structures. However, the local government can urge the private sector to work toward meeting the housing needs of the low and moderate income group.

Local governments can provide tax incentives to encourage individual owners to maintain and/or rehabilitate existing structures. A tax incentive can also be used to encourage construction of new housing for low income families.

There are Federally funded Housing Assistance Programs available to individuals in the town. Most of these Federal assistance programs are administered by the Department of Housing and Urban Development, the Farmers Home Administration, U.S. Department of Agriculture. A review of these programs is shown on the following table.

Coordination

The Neuse River Council of Governments prepared an Areawide Housing Opportunity Plan (AHOP) in late 1979. The AHOP is an assessment of housing assistance needs of low income individuals, including an assessment of needs for Duplin County. Even though Calypso has not endorsed the plan, both the Duplin County Commissioners and the East Carolina Housing Authority (which includes Duplin County) have endorsed the AHOP.

MAJOR HOUSING ASSISTANCE PROGRAMS

RENTAL

<u>Eligible Applicant</u>	<u>Program Title</u>	<u>Program Description</u>	<u>Sponsoring Agency</u>
All Families	Mobile Home Loan Insurance (Title 1)	1. Low down payment 2. 12 to 15 year loan term	FHA (HUD)
Lower income persons	Sec. 8 Housing* Assistance Payments	1. Rent no more 25% of adjusted income. 2. Existing, new construction, moderate rehabilitation, substantial rehab.	HUD
Lower income persons	Public Housing	Meet income limitations established by Housing Authority.	HUD
Public Agencies, Non-Profit Sponsors, Limited Dividend or Cooperatives	221 (d) (3) Mortgage Insurance for Multi-Family Rental Housing for Low-Moderate Income	1. For low-moderate income occupants 2. Used with Section 8 program to serve low income persons.	HUD
Private, non-profit sponsors	202 Elderly/Handicapped Direct Loans	1. For elderly (62+) or handicapped occupants. 2. Can be used with Sec. 8 3. 100% mortgage to Private, Non-profit sponsor.	HUD
Profit-oriented developers	221 (d) (4) Mortgage Insurance for Multi-Family Rental Housing for Low-Moderate Income	1. For low-moderate income occupants. 2. Can be used with Sec. 8 Program	HUD
Non-profit or public agency, generally	Rural Rental Housing (Sec. 515)	1. For low to moderate income or elderly. 2. Can be used for new construction, rehabilitation of existing units also. 3. Can be used with Sec. 8 or with FmHA rental assistance.	FmHA

* North Carolina Housing Finance Agency has set-aside of Sec. 8 units and financial package for long-term financing.

Contact: HFA, Archdale Bldg., 512 N. Salisbury, Raleigh, NC 27611

OWNER

Low to moderate income purchaser	Rural housing loans, Sec. 502	<ol style="list-style-type: none"> Loans to build or buy houses in rural area or town up to 20,000 pop. Reduced interest rate to qualified lower income purchaser. Maximum adjusted income \$15,600. 	FmHA
Low to moderate income purchaser	Sec. 235 Mort. Insur. and Assistance Payments	<ol style="list-style-type: none"> Reduced interest rate to qualified lower income purchaser. Maximum mortgage-mid to high \$30,000's. 	FHA (HUD)
Low to Moderate Income	221 (d) (2) Mortgage Insurance	<ol style="list-style-type: none"> No subsidy. Low down payment Maximum mortgage \$31,000 for family. 	(HUD)
All Families	203 (b) Mortgage Insurance	<ol style="list-style-type: none"> 3% down payment on first \$25,000 of house price and closing costs. Maximum Mortgage amount-\$60,000 (single family). No subsidy. 	FHA (HUD)
Qualified Veterans	G1 Home Loans (VA)	<ol style="list-style-type: none"> Generally 1% down payment. No subsidy. 	VA
Low to Moderate Income Purchaser	N.C. Housing Finance Agency-Single Family Program	<ol style="list-style-type: none"> Reduced interest rate on loans. 	N.C. Housing Finance Agency through local lending institutions.

Calypso should seek consistency with other national, state, and local programs by encouraging a thorough review of all housing and community programs that impact the town.

The A-95 review process provides for a systematic review and comment procedure for activities which involve Federal funding. The town should expand this process to include all projects and programs through solicitation of advice, review, and comments from boards, agencies, private developers, governmental policymakers, and all interested individuals.

B. Distribution Plan

The private sector is encouraged to build dwellings of varying sizes and types to meet the needs of all citizens. New construction is encouraged to locate first in the vacant lots in existing neighborhoods, and then in the available areas adjacent to the developed areas of Town.

Assisted housing should be situated in several locations in Town. Some assisted housing should be placed in existing neighborhoods where dilapidated structures are located in order to provide alternate housing for those people residing in substandard housing without removing them from their familiar surroundings. The assisted units also need to be of varied sizes and types to meet the needs of the various families.

C. Implementation

In order to meet the housing goals established in Section VI of this document, the town needs to continue its building code enforcement program. There are a total of 40 homes in the town that are in need of some type of repair. Rehabilitation of these units would significantly improve the quality of some

neighborhoods. Caution should be exercised in demolishing dilapidated housing so that residents that are required to relocate are able to find suitable housing.

Provide Housing For All Families

The housing needs of individuals with sufficient resources to acquire homes from private enterprise are being adequately met, but not every family has the means to acquire adequate housing.

In order to measure the progress which has been made toward achieving the goals and objectives stated in the housing element, the Town's housing programs and policies should be evaluated periodically. This evaluation should be annually and should involve assimilation of pertinent information such as the building permits issued over a years period, code enforcement records, records of utility extensions, and identification of houses constructed/demolished/renovated by map. The analysis of this data should be in the form of a report to the Town Council and should clearly state: a) housing needs which have been addressed during the year; b) housing needs which remain; and c) any major alterations in either the housing stock or housing needs of the community which have occurred subsequent to the last yearly report.

Through a well-defined process of evaluation, the Town will be better informed of its present position and will be more solidly equipped to devise housing strategies for the future.

VIII. ASSESSMENTS

A. Environmental Assessment

1. Summary

This Housing Element for Calypso describes existing housing conditions within the Town and the Town's Housing needs. A summary of the broad goals outlined in the Housing Element are:

- To provide safe, decent housing
- To provide equal opportunity in housing
- To improve choice of housing
- To eliminate blight

2. Environmental Impact

If all the goals and objectives are fully implemented, the net environmental effect would be significantly beneficial to the social, economic, and physical environments of Calypso citizens, because existing neighborhoods would be preserved, thus preventing loss in tax dollars and maintaining a viable housing stock. Housing opportunities would be increased for all citizens, particularly low to moderate income families. Possible health hazards from unsafe or unsanitary housing would be eliminated.

3. Unavoidable Environmental Impact

The construction of new housing units will cause a temporary disturbance of the topsoil and may cause some temporary erosion. Some trees may also be displaced.

4. Alternatives

The only alternative to the proposed goals and objectives would be for the Town to do nothing and to leave the housing needs in the hands of private developers. Although, this neglect would alleviate some of the problems, significant improvement could not be made without a positive commitment from the Town.

5. Short-Term Uses VS. Long-Term Productivity

The proposed policies are intended to maintain and enhance the long-term productivity of the human and environmental resources in the Town.

6. Irreversible and Irretrievable Commitment of Resources

None

7. Applicable Federal, State and Local Environmental Controls

In addition to NEPA, the Federal Environmental Controls that would be most applicable to land use activity in Duplin County would be the following:

Clean Air Act (42 USC 1857)

Federal Water Pollution Control Act (PL 92-500)

National Historic Preservation Act of 1966 (16 USC 470)

Noise Control Act of 1972 (PL 92-574)

In addition to the State Environmental Policy Act, the most applicable controls would be all of the powers granted by Chapter 160A, Article 19 - "Planning and Regulation Development" of the North Carolina General Statutes. Other applicable State laws are the Land Policy Act of 1974, Sedimentation Pollution Control Act, Sanitary District Zoning Act, and the Commission on Health Services "Septic Tank Regulations".

B. Historic Preservation Assessment

1. Summary of Proposed Plans

A summary of the goals and objectives formulated by Calypso to guide future growth are:

- To provide safe, decent housing
- To provide equal housing opportunity
- To improve housing choice
- To eliminate blight.

2. Impact (beneficial or adverse) of Proposed Plan

There are no historic structures or sites listed in the National

Register, nor are there potential historic sites on the study list. Any historic sites or buildings which may appear in the future would be enhanced and protected by the Land Development Plan.

3. Adverse Impacts

The only adverse impacts would be the distruction of historical sites, or buildings for new development, however, there are no known historical sites or structures within the Town at this time.

4. Alternatives

Any other policy would have a negative effect on historic preservation.

5. Impact of Long-Term Maintenance of National Register Properties

Both the long-term and short-term effects will be to maintain and enhance National Register properties.

ACKNOWLEDGMENTS

The Neuse River Council of Governments wishes to thank the following organizations and agencies for providing assistance or information used in the preparation of the Land Use and Housing Elements:

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Division of Environmental Management, N.C. Department of Natural Resources and Community Development

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G RW Engineers, Greenville, N.C. (for map work)

Office of State Budget; N.C. Department of Administration

Region "P" Community Action Agency, Kenansville, North Carolina

Town officials and Town Board members

